



Home Ownership Programs				
Organization	Service Description	Address	Phone Number	Website
Connecticut Housing Finance Authority (CHFA)	<p>Reverse Annuity Mortgage Program (RAM)- CHFA's RAM program is a home equity conversion program which provides monthly cash payments to eligible homeowners ages 70+ who have unreimbursed health care expenses because of a chronic illness or condition. (Homeowners ages 62 through 70 can be referred to other programs.) Maximum periods to collect payments are 5 or 10 years; maximum loan amounts vary, depending on the value of the home. Loans can be up to 70% of the appraised value of the home and can be taken as monthly payments or a combination of lump sum payment and monthly payments. Married couples must both meet age, occupancy, and income requirements. Only one spouse needs to meet the health care need requirement.</p>	999 West Street, Rocky Hill, CT 06067	860-721-9501	https://www.chfa.org/homeowners/reverse-annuity-mortgage-ram/
Connecticut Housing Finance Authority (CHFA)	<p>First Time Homebuyer Programs- Assist first time home buyers get low-interest rate loans and services for low-and-moderate-income individuals and families.</p>	999 West Street, Rocky Hill, CT 06067	860-721-9501	https://www.chfa.org/homebuyers/homebuyers/homebuyer-mortgage-program/

<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>If you have the monthly income to pay mortgage payments, but not enough money to pay the upfront costs, you may qualify for a low-interest loan to help you cover the down payment. Borrowers can finance the down payment with a DAP loan. A DAP loan is a second mortgage on your home. In most cases, the interest rate on a DAP loan will be the same as the interest rate on your CHFA first mortgage.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers-homeowners/homebuyers/downpayment-assistance-program-dap-loan/</p>
<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>If you are a DIY-er, CHFA understands that your dream home may not be move-in ready. FHA 203(k) Rehabilitation mortgages allow first-time homebuyers to take advantage of below-market interest rate loans that cover costs of purchasing and making full or limited renovations to your dream home. This program may also be used to finance abandoned or foreclosed properties. There are two types of loans, Standard or Limited, depending on the estimated cost of renovations.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers-homeowners/homebuyers/renovation-mortgage-programs/</p>
<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>Disabled Persons Homeownership Program- CHFA can help borrowers with disabilities purchase their first home. If you, or a family member who will be living in your home, have a documented disability, you may be eligible for a low-interest rate loan through the Home of Your Own Program.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers/disabled-programs/</p>

<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>Homeownership for Residents of Public Housing - Everyone deserves an opportunity to own a home. This program is designed to ease the transition from renting to homeownership by offering below-market interest rate loans to qualified tenants of public housing. This program is available to participants in rental assistance programs and tenants of rental housing supported by CHFA, the U.S. Department of Housing and Urban Development, and local housing authorities.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers/homeownership-for-residents-of-public-housing/</p>
<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>Mobile Home Mortgage Program-Connecticut residents interested in purchasing a mobile home should consider CHFA's Mobile Home Mortgage. The program's low-interest rate and low closing costs can help first-time homebuyers finance a single or double-wide manufactured home in a Connecticut state-licensed mobile park. Eligibility depends on the availability of state funds that have been set aside to help finance these homes.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers-homeowners/homebuyers/mobile-home-mortgage-program/</p>
<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>CHFA extends special benefits to military families preparing for homeownership. We are proud to offer several financing options to help current members and veterans of any branch of Military Services, the Army National Guard, or the Air National Guard purchase their first home.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers/military-program/</p>
<p>Connecticut Housing Finance Authority (CHFA)</p>	<p>The HFA Advantage and HFA Preferred mortgage Programs are popular for first-time homebuyers, as they can help borrowers save on insurance costs, along with CHFA's below-market interest rate. If you are not a first-time homebuyer, you may qualify for these mortgages if you are purchasing a home in a Targeted Area.</p>	<p>999 West Street, Rocky Hill, CT 06067</p>	<p>860-721-9501</p>	<p>https://www.chfa.org/homebuyers-homeowners/homebuyers/hfa-preferred-mortgage/</p>

Connecticut Housing Finance Authority (CHFA)	CHFA - Approved Housing Counseling agencies- Whether you've starting thinking about buying a house or are ready to make an offer on one, CHFA's free homebuyer education options can make this complicated process easier to understand. Our classes will teach you how to make informed decisions as you buy your first home. In addition, you will learn to budget your finances effectively and avoid financial pitfalls once you become a homeowner.	999 West Street, Rocky Hill, CT 06067	860-721-9501	https://www.chfa.org/homebuyers/homebuyer-education/
U.S. Department of Agriculture	USDA provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.	n/a	202-720-2791	https://www.usda.gov/topics/rural/housing-assistance
U.S. Department of Housing and Urban Development (HUD)	Section 8 Homeownership Program is for individuals who currently have a HUD tenant Based Section 8 Voucher. Individuals may be able to use it towards the purchase of a new home.	451 7th Street S.W., Washington, DC 20410	202-708-1112	https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership

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